

LC

OFFICE OF THE CHAIRMAN  
CORRESPONDENCE ASSIGNMENT

OC 06-112

ASSIGNED TO:  
LEGAL/DSC-S

DATE: 04/06/2006

CORRESPONDENT: GARY CUMMINGS  
2023 GEM VLY DR BOX  
P.O. BOX 1683  
LEADVILLE, COLORADO 80461-1683

MR. CUMMINGS WRITES TO COMMENT ON WAL-MART'S APPLICATION FOR AN ILC CHARTER.

**THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO LEGAL/DSC-S FOR ATTENTION AS APPROPRIATE.**

**IF YOU HAVE ANY QUESTIONS RELATING TO THIS ASSIGNMENT, PLEASE CONTACT THE CORRESPONDENCE UNIT OF THE OFFICE OF LEGISLATIVE AFFAIRS AT 898-7055.**

DISTRIBUTION:

~~MS. RYAN~~

~~MS. TOPPING~~

~~FILE~~

~~WICKLER~~

MS. KOWAL

MS. COLOHAN

**From:** Cobb, Victoria S.  
**Sent:** Thursday, April 06, 2006 5:37 AM  
**To:** Carter, John F.  
**Subject:** Walmart Application Comment

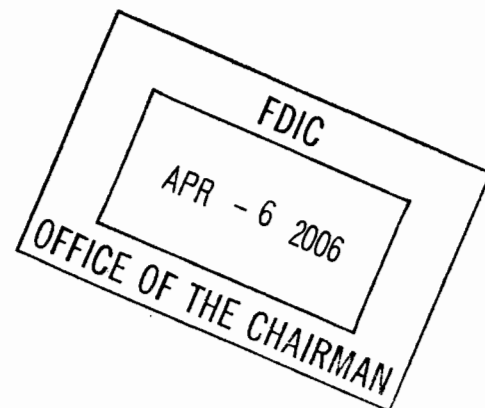
Below find a comment that came through the FDIC Consumer Complaint system.

From: [gpatcu@hotmail.com](mailto:gpatcu@hotmail.com)  
Sent: Wednesday, April 05, 2006 5:12 PM  
To: STARSMail  
Subject: [STARS] - Please route to Chairman Gruenberg -- (I tried to

Record ID: SCC2006W-003044-0

Received: 2006/04/05

From: [gpatcu@hotmail.com](mailto:gpatcu@hotmail.com)  
First: Gary  
Last: Cummings  
Address1: 2023 Gem Vly Dr Box//P O Box 1683  
City: Leadville  
State: CO  
Zip: 80461-1683  
Telephone: 719-486-3571



Bank Name:

Bank Addr:

Bank City:

Bank State:

Please route to Chairman Gruenberg -- (I tried to find his email address on the FDIC site but couldn't)

Dear Chairman Gruenberg:

I'm a retiree living in a remote mountain town in Colorado. Please approve Walmart's application for a bank that would allow it to cut its costs of servicing its accounts. For people on fixed incomes or relatively lower incomes Walmart is a godsend. We all face competition whether it is to marry the one we want or to provide services at a cost-effective level. I hope you'll give Walmart a chance to experiment with an industrial bank that would help its customers. Thanks, Gary Cummings - Leadville, Colorado